

**Information to identify the case:**Debtor 1 **James David Barnhart**Social Security number or ITIN **xxx-xx-5285**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2 **Donna Jean Barnhart**Social Security number or ITIN **xxx-xx-1951**

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**Case number: **14-11320-TPA****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

James David Barnhart

Donna Jean Barnhart

11/13/19**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
James David Barnhart  
Donna Jean Barnhart  
DebtorsCase No. 14-11320-TPA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 29

Date Rcvd: Nov 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2019.

db/jdb +James David Barnhart, Donna Jean Barnhart, 1024 South Morgan Street,  
Meadville, PA 16335-2724

13970531 +Commercial Acceptance, 2 West Main Street, Shiremanstown, PA 17011-6326

13970532 +Credit Acceptance, Attn: Bankruptcy Dept, 25505 West 12 Mile Road, Suite 3000,  
Southfield, MI 48034-8331

13970534 +Creditech / Chaly, Attn: Collections, Po Box 99, Bangor, PA 18013-0099

13979360 +Department of Veterans Affairs, PO Box 530269, Atlanta, GA 30353-0269

13979362 +Jamestown Pharmacy, 121 Liberty Street, PO Box 395, Jamestown, PA 16134-0395

13979363 +Liberty Mutual, 100 Liberty Way, Dover, NH 03820-4597

13979364 +MedCare Equipment Company LLC, PO Box 5029, Greensburg, PA 15601-5058

13979902 +Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, PO Box 2036,  
Warren, MI 48090-2036

13970538 +Northwest Physician Associates, 1012 Water Street, Meadville, PA 16335-3468

13979365 Phelan Hallinan, LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza,  
Philadelphia, PA 19103

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 14 2019 04:32:37 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946

cr +EDI: AISACG.COM Nov 14 2019 08:43:00 Capital One Auto Finance c/o Ascension Capital Gro,  
4515 N Santa Fe Ave. Dept. APS, Oklahoma, OK 73118-7901

cr +EDI: WFFC.COM Nov 14 2019 08:43:00 WELLS FARGO BANK, N.A., MAC X7801-014,  
3476 Stateview Blvd., Fort Mill, SC 29715-7203

13970529 +EDI: CAPONEAUTO.COM Nov 14 2019 08:43:00 Capital One Auto Finance,  
3905 North Dallas Parkway, Plano, TX 75093-7892

13988215 +EDI: AISACG.COM Nov 14 2019 08:43:00 Capital One Auto Finance c/o AIS Portfolio,  
Services, LP f/k/a AIS Data Services, d/b/a/ Ascension Capital Group,  
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

13970530 +EDI: WFNNB.COM Nov 14 2019 08:43:00 Comenity Bank / Lane Bryant, Po Box 182789,  
Columbus, OH 43218-2789

13979358 +EDI: CCS.COM Nov 14 2019 08:43:00 Credit Collection Services, 725 Canton Street,  
Norwood, MA 02062-2679

13970533 +E-mail/Text: bdsupport@creditmanagementcompany.com Nov 14 2019 04:33:56  
Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956

13979361 +E-mail/Text: bankruptcy@firstenergycorp.com Nov 14 2019 04:33:24 First Energy,  
Revenue Assurance, 1310 Fairmont Avenue, Fairmont, WV 26554-3526

13970535 +EDI: RMSC.COM Nov 14 2019 08:43:00 GE Money Bank / Walmart, Attn: Bankruptcy,  
Po Box 103104, Roswell, GA 30076-9104

13970536 +EDI: PHINAMERI.COM Nov 14 2019 08:43:00 Gm Financial, Po Box 181145,  
Arlington, TX 76096-1145

13979359 EDI: IRS.COM Nov 14 2019 08:43:00 Department of the Treasury,  
Bureau of the Fiscal Service, PO Box 1686, Birmingham, AL 35201

13970537 +E-mail/Text: mwetherbee@mmchs.org Nov 14 2019 04:33:53 Meadville Medical Center,  
1034 Grove Street, Meadville, PA 16335-2945

15123043 EDI: Q3G.COM Nov 14 2019 08:43:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
PO Box 788, Kirkland, WA 98083-0788

13970540 EDI: AGFINANCE.COM Nov 14 2019 08:43:00 Springleaf Financial Services, Po Box 3251,  
Evansville, IN 47731

14039363 +EDI: WFFC.COM Nov 14 2019 08:43:00 WELLS FARGO BANK, N.A.,  
ATTENTION: BANKRUPTCY DEPARTMENT, MAC # D3347-014, 3476 STATEVIEW BOULEVARD,  
FORT MILL, SC 29715-7203

13979366 +EDI: WFFC.COM Nov 14 2019 08:43:00 Wells Fargo Home Mortgage, PO Box 6423,  
Carol Stream, IL 60197-6423

14377786 +E-mail/Text: bkteam@selenefinance.com Nov 14 2019 04:32:01  
Wilmington Savings Fund Society, FSB, et al, c/o Selene Finance LP,  
9990 Richmond Ave, Suite 400 South, Houston, TX 77042-4546

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Selene Finance LP

cr Wells Fargo Bank, N.A.

cr Wilmington Savings Fund Society, FSB, et al

13994515 ##+Penelec, FirstEnergy Corp., 331 Newman Springs Rd., Bldg 3, Red Bank, NJ 07701-6771

13970539 ##+Saint Vincent Institute, 3530 Peach Street, LL 1, Erie, PA 16508-2768

TOTALS: 3, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-1

User: admin  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2019 at the address(es) listed below:

Daniel P. Foster on behalf of Joint Debtor Donna Jean Barnhart dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Debtor James David Barnhart dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, et al  
bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor Selene Finance LP bkgroup@kmlawgroup.com  
James A. Prostko on behalf of Creditor Wells Fargo Bank, N.A. pawb@fedphe.com  
Matthew Gregory Brushwood on behalf of Creditor WELLS FARGO BANK, N.A. pawb@fedphe.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Paul William Cressman on behalf of Creditor Wells Fargo Bank, N.A. pawb@fedphe.com  
Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com  
Tamera Ochs Rothschild on behalf of Trustee Tamera Ochs Rothschild trothschild@gmx.com,  
pa70@ecfcbis.com

TOTAL: 10